

<i>SERFF Tracking Number:</i>	<i>PERR-125798286</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Insurance Underwriters, Inc.</i>	<i>State Tracking Number:</i>	<i>#103897 \$50</i>
<i>Company Tracking Number:</i>	<i>LIU-GL-ADITRIA-AR-08-01-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2001 Commercial General Liability</i>
<i>Product Name:</i>	<i>GL Additional Insured Endorsement &amp; TRIA</i>		
<i>Project Name/Number:</i>	<i>LIU-GL-ADITRIA-AR-08-01-F/LIU-GL-ADITRIA-AR-08-01-F</i>		

## Filing at a Glance

Company: Liberty Insurance Underwriters, Inc.

Product Name: GL Additional Insured      SERFF Tr Num: PERR-125798286      State: Arkansas

Endorsement & TRIA

TOI: 17.2 Other Liability - Occurrence Only      SERFF Status: Closed      State Tr Num: #103897 \$50

Sub-TOI: 17.2001 Commercial General Liability      Co Tr Num: LIU-GL-ADITRIA-AR-08-01-F      State Status: Fees verified and received

Filing Type: Form      Co Status:      Reviewer(s): Betty Montesi, Edith Roberts

Authors: Neresa Torres, Olga E.      Disposition Date: 10/07/2008

Burciaga

Date Submitted: 09/23/2008      Disposition Status: Approved

Effective Date Requested (New): 10/25/2008      Effective Date (New):

Effective Date Requested (Renewal): On Approval      Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: LIU-GL-ADITRIA-AR-08-01-F

Status of Filing in Domicile: Pending

Project Number: LIU-GL-ADITRIA-AR-08-01-F

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 10/07/2008

State Status Changed: 10/07/2008

Deemer Date:

Corresponding Filing Tracking Number: N/A

Filing Description:

On behalf of the Liberty Insurance Underwriters Inc., (the "Company"), we are submitting this filing to introduce new endorsements for their general liability program. Specifically, these new endorsements relate to the application of a charge if an additional insured person or organization is added to the policy. The accompanying rules are exempt from filing requirements per 23-67-206.

<i>SERFF Tracking Number:</i>	<i>PERR-125798286</i>	<i>State:</i>	<i>Arkansas</i>
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Also, we are introducing three new forms related to the Terrorism Risk Insurance Act (TRIA). One includes a cap on losses from certified acts of terrorism and the other two are notices to be sent to policyholders regarding this coverage. It should be noted that there will be no premium charge for terrorism coverage. Also, since these are new rules for additional insureds, there will be no premium impact associated with their introduction.

We respectfully request that this filing be implemented on the earliest possible date upon approval/acknowledgement. Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the forms contained in this filing along with the filing memorandum. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company response will be submitted to your attention as soon as we receive it.

We trust you will find this submission acceptable and as such look forward to your approval.

Please do not hesitate to contact us with any questions or comments.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Neresa Torres, State Filings Project Coordinator	doi@perrknight.com
881 Alma Real Drive	(888) 201-5123 [Phone]
Pacific Palisades, CA 90272	(310) 230-8529[FAX]

### Filing Company Information

Liberty Insurance Underwriters, Inc.	CoCode: 19917	State of Domicile: New York
55 Water Street	Group Code: 111	Company Type:
18th Floor		
New York, NY 10041	Group Name: Liberty Mutual Group	State ID Number:
(212) 208-4200 ext. [Phone]	FEIN Number: 13-4916020	
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SERFF Tracking Number: PERR-125798286 State: Arkansas

Filing Company: Liberty Insurance Underwriters, Inc. State Tracking Number: #103897 \$50

Company Tracking Number: LIU-GL-ADITRIA-AR-08-01-F

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: GL Additional Insured Endorsement & TRIA

Project Name/Number: LIU-GL-ADITRIA-AR-08-01-F/LIU-GL-ADITRIA-AR-08-01-F

## Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50 per form filing

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Insurance Underwriters, Inc.	\$0.00	09/23/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
103897	\$50.00	09/10/2008

SERFF Tracking Number:	PERR-125798286	State:	Arkansas
Filing Company:	Liberty Insurance Underwriters, Inc.	State Tracking Number:	#103897 \$50
Company Tracking Number:	LIU-GL-ADITRIA-AR-08-01-F		
TOI:	17.2 Other Liability - Occurrence Only	Sub-TOI:	17.2001 Commercial General Liability
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/07/2008	10/07/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Memo, Forms Supporting Document list and Letter of Authorization		Neresa Torres	10/06/2008	10/06/2008

<i>SERFF Tracking Number:</i>	<i>PERR-125798286</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 10/07/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125798286 State: Arkansas

Filing Company: Liberty Insurance Underwriters, Inc. State Tracking Number: #103897 \$50

Company Tracking Number: LIU-GL-ADITRIA-AR-08-01-F

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability

Product Name: GL Additional Insured Endorsement & TRIA

Project Name/Number: LIU-GL-ADITRIA-AR-08-01-F/LIU-GL-ADITRIA-AR-08-01-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document (revised)	Memo, Forms list and Letter of Authorization	Approved	Yes
Supporting Document	Memo, Forms list and Letter of Authorization	Approved	Yes
Form	Asbestos Exclusion	Approved	Yes
Form	Animal Exclusions	Approved	Yes
Form	Additional Insureds Financial Institutions	Approved	Yes
Form	Additional Insured Des Person	Approved	Yes
Form	Repossessed Auto Amendatory-GL	Approved	Yes
Form	Cap on Losses	Approved	Yes
Form	Offer Form C_TRIA Included	Approved	Yes
Form	TRIPRA All Lines All Options Disclosure	Approved	Yes

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**Amendment Letter**

Amendment Date:

Submitted Date: 10/06/2008

**Comments:**

At this time the company would like to provide the attached revised memo which clarifies that the intent of this filing. This filing was submitted to introduce new independent endorsements for their Collateral Recovery and Tow Truck Operators general liability program.

We apologize for any inconvenience this may have caused.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Memo, Forms list and Letter of Authorization**

Comment:

LIUI GL Forms List -.pdf

LIU LOA.pdf

LIUI GL Explanatory Memorandum- Forms.pdf

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Asbestos Exclusion	CGL 1102 01/03 0103		Endorsement/Amendment/Conditions		0.00	CGL 1102 0103 - Asbestos Exclusion.pdf
Approved	Animal Exclusions	LIUI-GL-E001-0708	0708	Endorsement/Amendment/Conditions		0.00	LIUI-GL-E001-0708 Animal Exclusions.pdf
Approved	Additional Insureds Financial Institutions	LIUI-GL-E002-0708	0708	Endorsement/Amendment/Conditions		0.00	LIUI-GL-E002-0708 Additional Insureds Financial Institutions.pdf
Approved	Additional Insured Des Person	LIUI-GL-E003-0708	0708	Endorsement/Amendment/Conditions		0.00	LIUI-GL-E003-0708 Additional Insured Des Person.pdf
Approved	Reposessed Auto Amendatory-GL	LIUI-GL-E004-0708	0708	Endorsement/Amendment/Conditions		0.00	LIUI-GL-E004-0708 Repossessed Auto Amendatory-GL.pdf
Approved	Cap on Losses	TRIA-E002-0208	0208	Endorsement/Amendment/Conditions		0.00	TRIA-E002-0208 Cap on Losses.pdf
Approved	Offer Form	TRIA-	0208	Endorsement/Amendment/Conditions		0.00	TRIA-N001-



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	C_TRIA Included N001-0208	nt/Amendm ent/Condi ons	0208 Offer Form C_TRIA Included.pdf
Approved	TRIPRA All Lines TRIA-0208 All Options N004-0208 Disclosure 0208	Endorseme New nt/Amendm ent/Condi ons	0.00 TRIA-N004-0208 TRIPRA All Lines All Options Disclosure.p df





**ENDORSEMENT NO.**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

Endorsement Effective Date: \_\_\_\_\_ Policy No.: \_\_\_\_\_

Insured: \_\_\_\_\_

**EXCLUSION - ASBESTOS**

This policy does not apply to, “bodily injury”, “property damage”, or “personal and advertising injury” arising out of or related in any way, either directly or indirectly, to:

1. asbestos, asbestos products, asbestos-containing materials or products, asbestos fibers or asbestos dust, including, but not limited to, manufacture, mining, use, sale, installation, removal, or distribution activities;
2. exposure to, testing for, monitoring of, cleaning up, removing, containing or treating of asbestos, asbestos products, asbestos-containing materials or products, asbestos fibers or asbestos dust; or
3. any obligation to investigate, settle or defend, or indemnify any person against any claim or suit arising out of, or related in any way, either directly or indirectly, to asbestos products, asbestos-containing materials or products, asbestos fibers or asbestos dust.

This endorsement does not change any other provision of the policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SECURITY ANIMAL EXCLUSION

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This endorsement modifies insurance under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respects to coverage provided by this endorsement, the provisions of the coverage form apply unless modified by this endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

<u>Endorsement Effective Date</u>	<u>Policy No.</u>
<u>Named Insured</u>	<u>Countersigned by</u> (Authorized Representative)

This insurance does not apply to "bodily injury" or "property damage" arising out of the ownership, care custody or control of any domesticated animal on your premises.

<u>Insured's Signature</u>	<u>Date</u>
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **ADDITIONAL INSURED - FINANCIAL INSTITUTIONS – AUTOMATIC STATUS WHEN REQUIRED IN REPOSSESSION AGREEMENT WITH YOU**

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This endorsement modifies insurance provided under the following:

### **Commercial General Liability Coverage Part**

- A.** Section II - Who Is An Insured is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf; in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

- B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply: This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any service other than the repossession of an item for its legal owner.
2. "Bodily injury" or "property damage" occurring after:
  - a. You have delivered or had delivered the repossessed item to the legal owner or a premises designated by them; or
  - b. You have sold or disposed of the repossessed property pursuant to instructions and authorization from its legal owner.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **REPOSSESSED AUTO AMENDATORY ENDORSEMENT (Errors and Omissions)**

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This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

- A. Under SECTION I—COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 1. Insuring Agreement a.** is replaced with the following:
- a.** We will pay those sums that the insured becomes legally obligated to pay as damages because of “bodily injury” or “property damage” to which this insurance applies, including “bodily injury” or “property damage” resulting from “wrongful repossession.” We will have the right and duty to defend the insured against any “suit” seeking those damages. However, we will have no duty to defend the insured against any “suit” seeking damages for “bodily injury” or “property damage” to which this insurance does not apply. We may, at our discretion, investigate any “occurrence” and settle any claim or “suit” that may result. But:
    - (1) The amount we will pay for damages is limited as described in **SECTION III—LIMITS OF INSURANCE**; and
    - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **COVERAGES A** or **B** or medical expenses under **COVERAGE C**.
- B. Under SECTION I—COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusion h.** is deleted in its entirety.
- C. Under SECTION V—DEFINITIONS:**
- 1.** The definition of “auto” is replaced with the following:

“Auto” means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment, and includes:

    - a.** “Mobile equipment;”
    - b.** Watercraft less than 44 feet long;
    - c.** Travel trailers; and
    - d.** All-terrain vehicles (ATVs).
  - 2.** The definition of “wrongful repossession” is added:

“Wrongful repossession” means any actual or alleged error in the identification, location and/or seizure of any “auto,” but does not include any repossession without a valid written repossession order. “Wrongful repossession” does not include “bodily injury,” “property damage” and/or “personal and advertising injury” arising out of the ownership, maintenance, use or entrustment to others of any aircraft, “auto” or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and “loading and unloading.”

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## **LIBERTY INSURANCE UNDERWRITERS INC.**

(A member of Liberty Mutual Group and hereinafter "the Company")

### **ENDORSEMENT NO. 1**

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**Effective Date:**

**Policy Number:**

**Issued To:**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the above captioned policy.

#### **A. Cap On Certified Terrorism Losses**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### **B. Application Of Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.



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## **LIBERTY INSURANCE UNDERWRITERS INC.**

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### **ENDORSEMENT NO. 1**

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**Effective Date:**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **POLICYHOLDER DISCLOSURE – TERRORISM INSURANCE PREMIUM NOTICE**

**This notice contains important information about the Terrorism Risk Insurance Act and its effect on your policy. Please read it carefully.**

#### **THE TERRORISM RISK INSURANCE ACT**

The Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer's losses from a "certified act of terrorism" exceed a specified deductible amount, the government will reimburse the insurer for 85% of losses paid in excess of the deductible, but only if aggregate industry losses from such an act exceed \$100 million. An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

#### **MANDATORY OFFER OF COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" AND DISCLOSURE OF PREMIUM**

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a "certified act of terrorism" AND that is otherwise covered under your policy.

A "certified act of terrorism" means:

[A]ny act that is certified by the Secretary [of the Treasury], in concurrence with the Secretary of State, and the Attorney General of the United States

- (i) to be an act of terrorism;
- (ii) to be a violent act or an act that is dangerous to –
  - (I) human life;
  - (II) property; or
  - (III) infrastructure;
- (iii) to have resulted in damage within the United States, or outside of the United States in the case of –

- (I) an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
- (II) the premises of a United States mission; and
- (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**MANDATORY PREMIUM DISCLOSURE STATEMENT**

Your policy does not contain an exclusion for losses resulting from “certified acts of terrorism.” Coverage for such losses is still subject to, and may be limited by, all other terms, conditions and exclusions in your policy.

The premium charge for this coverage for the policy period is \$0.

**YOU NEED NOT DO ANYTHING FURTHER AT THIS TIME.**

The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy.

If you have any questions regarding this notice please contact your sales representative or agent.



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## LIBERTY INSURANCE UNDERWRITERS INC.

(A member of Liberty Mutual Group and hereinafter "the Company")

### ENDORSEMENT NO. 1

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**Effective Date:**

**Policy Number:**

**Issued To:**

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### DISCLOSURE – TERRORISM RISK INSURANCE ACT

#### **THIS ENDORSEMENT IS MADE PART OF YOUR POLICY PURSUANT TO THE TERRORISM RISK INSURANCE ACT.**

In accordance with the Terrorism Risk Insurance Act, including all amendments, ("TRIA" or the "Act"), we are required to provide you with a notice of the portion of your premium attributable to coverage for "certified acts of terrorism," the federal share of payment of losses from such acts, and the limitation or "cap" on our liability under the Act.

#### **Disclosure of Premium**

The Company has made available coverage for "certified acts of terrorism" as defined in the Act. If purchased, the portion of your premium attributable to coverage for "certified acts of terrorism" is shown in the Declarations, Declarations Extension Schedule or elsewhere by endorsement in your policy.

#### **Federal Participation In Payment Of Terrorism Losses**

If an individual insurer's losses exceed a deductible amount specified in the Act, the federal government will reimburse the insurer for 85% of losses paid in excess of the deductible, provided that aggregate industry losses from a "certified act of terrorism" exceed \$100 million.

#### **Cap On Insurer Participation In Payment Of Terrorism Losses**

If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a calendar year and we have met our deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. Nor shall Treasury make any payment for any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125798286 State: Arkansas  
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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 10/07/2008

**Comments:**

**Attachment:**

PC FFS-1.pdf

**Satisfied -Name:** Memo, Forms list and Letter of  
Authorization **Review Status:** Approved 10/07/2008

**Comments:**

**Attachments:**

LIUI GL Forms List -.pdf

LIU LOA.pdf

LIUI GL Explanatory Memorandum- Forms.pdf

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	LIU-GL-ADITRIA-AR-08-01-F			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	N/A			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Animal Exclusions	LIUI-GL-E001-0708	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Additional Insureds Financial Institutions	LIUI-GL-E002-0708	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Additional Insureds Designated Person	LIUI-GL-E003-0708	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Reposessed Auto Amendatory	LIUI-GL-E004-0708	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Asbestos Exclusion	CGL 1102 0103	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Cap On Losses From Certified Acts of Terrorism	TRIA-E002-0208	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Policyholder Disclosure - Terrorism Insurance Premium Notice	TRIA-N001-0208	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Disclosure - Terrorism Risk Insurance Act	TRIA-N004-0208	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**Liberty Insurance Underwriters**

General Liability

Forms List

Title	Type	Current Form Number
Animal Exclusions	Endorsement	LIUI-GL-E001-0708
Additional Insureds Financial Institutions	Endorsement	LIUI-GL-E002-0708
Additional Insured Designated Person	Endorsement	LIUI-GL-E003-0708
Repossessed Auto Amendatory	Endorsement	LIUI-GL-E004-0708
Asbestos Exclusion	Endorsement	CGL 1102 0103
Cap On Losses From Certified Acts of Terrorism	Endorsement	TRIA-E002-0208
Policyholder Disclosure - Terrorism Insurance Premium Notice	Endorsement	TRIA-N001-0208
Disclosure - Terrorism Risk Insurance Act	Endorsement	TRIA-N004-0208



August 26, 2008

Re: **Liberty Insurance Underwriters Inc., FEIN 04-1543470, NAIC Number 111-19917**  
**Commercial General Liability**

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule, and form filings on behalf of **Liberty Insurance Underwriters, Inc.** This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department  
Perr&Knight  
881 Alma Real Drive, Suite 205  
Pacific Palisades, CA 90272  
Phone: (310) 230-9339  
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

Theresa Morgan  
Senior Compliance Officer  
55 Water Street, 18<sup>th</sup> Floor  
New York, NY 10041  
212.208.2802  
Theresa.Morgan@LibertyIU.Com



**LIBERTY INSURANCE UNDERWRITERS, INC.**

**GENERAL LIABILITY COVERAGE  
COLLATERAL RECOVERY AND TOW TRUCK OPERATORS**

**EXPLANATORY MEMORANDUM –Forms**

On behalf of Liberty Insurance Underwriters, Inc. ("LIUI") we are filing to introduce new independent endorsements for their Collateral Recovery and Tow Truck Operators general liability program. Specifically, these new endorsements relate to the application of a charge if an additional insured person or organization is added to the policy.

Also, we are introducing three new forms related to the Terrorism Risk Insurance Act (TRIA). One includes a cap on losses from certified acts of terrorism and the other two are notices to be sent to policyholders regarding this coverage. It should be noted that there will be no premium charge for terrorism coverage.

Enclosed are copies of the endorsements associated with this program. We respectfully request the earliest possible effective date for this filing.

<i>SERFF Tracking Number:</i>	<i>PERR-125798286</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Insurance Underwriters, Inc.</i>	<i>State Tracking Number:</i>	<i>#103897 \$50</i>
<i>Company Tracking Number:</i>	<i>LIU-GL-ADITRIA-AR-08-01-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2001 Commercial General Liability</i>
<i>Product Name:</i>	<i>GL Additional Insured Endorsement &amp; TRIA</i>		
<i>Project Name/Number:</i>	<i>LIU-GL-ADITRIA-AR-08-01-F/LIU-GL-ADITRIA-AR-08-01-F</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	Memo, Forms list and Letter of Authorization	09/22/2008	LIUI GL Filing Memo- Forms.pdf LIUI GL Forms List -.pdf LIU LOA.pdf

**LIBERTY INSURANCE UNDERWRITERS, INC.**

**GENERAL LIABILITY COVERAGE**

**FILING MEMORANDUM –Forms**

On behalf of Liberty Insurance Underwriters, Inc. ("LIUI") we are filing to introduce new independent endorsements for their general liability program. Specifically, these new endorsements relate to the application of a charge if an additional insured person or organization is added to the policy

Also, we are introducing three new forms related to the Terrorism Risk Insurance Act (TRIA). One includes a cap on losses from certified acts of terrorism and the other two are notices to be sent to policyholders regarding this coverage. It should be noted that there will be no premium charge for terrorism coverage.

Enclosed are copies of the new endorsements associated with this program. We respectfully request the earliest possible effective date for this filing.

**Liberty Insurance Underwriters**

## General Liability

## Forms List

Title	Type	Current Form Number
Animal Exclusions	Endorsement	LIUI-GL-E001-0708
Additional Insureds Financial Institutions	Endorsement	LIUI-GL-E002-0708
Additional Insured Designated Person	Endorsement	LIUI-GL-E003-0708
Repossessed Auto Amendatory	Endorsement	LIUI-GL-E004-0708
Asbestos Exclusion	Endorsement	CGL 1102 0103
Cap On Losses From Certified Acts of Terrorism	Endorsement	TRIA-E002-0208
Policyholder Disclosure - Terrorism Insurance Premium Notice	Endorsement	TRIA-N001-0208
Disclosure - Terrorism Risk Insurance Act	Endorsement	TRIA-N004-0208



August 26, 2008

Re: **Liberty Insurance Underwriters Inc., FEIN 04-1543470, NAIC Number 111-19917**  
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